

Future Generali India Life Insurance Company Limited

IRDA Registration Number: 133
Date of Registration: 4th September 2007

Revenue Account for the Period Ended June 30, 2012

Policyholders' Account (Technical Account)

(Rs. '000)

Particulars	Schedule	For the	Upto the	For the	Upto the
		Quarter Ended	Quarter Ended	Quarter Ended	Quarter Ended
		June 30, 2012	June 30, 2012	June 30, 2011	June 30, 2011
		Unaudited	Unaudited	Unaudited	Unaudited
Premiums Earned - Net	L-4				
(a) Premium		1,120,092	1,120,092	1,454,051	1,454,051
(b) Reinsurance Ceded		(68,830)	(68,830)	(44,307)	(44,307)
(c) Reinsurance Accepted		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		243,636	243,636	139,664	139,664
(b) Profit on Sale / Redemption of Investments		47,069	47,069	117,991	117,991
(c) (Loss on Sale / Redemption of Investments)		(278,848)	(278,848)	(56,395)	(56,395)
(d) Transfer /Gain on revaluation / change in Fair value*		130,819	130,819	(236,448)	(236,448)
Transfer from Shareholders' Fund		407,651	407,651	268,084	268,084
Other Income					
(a) Profit / (Loss) on Sale of Fixed Assets		-	-	-	-
(b) Appropriation/ (Expropriation) Adjustment		-	-	(202)	(202)
(c) Miscellaneous Income		17,005	17,005	517	517
Total (A)		1,618,594	1,618,594	1,642,955	1,642,955
Commission	L-5	97,252	97,252	162,690	162,690
Operating Expenses related to Insurance Business	L-6	637,021	637,021	767,538	767,538
Provision for Doubtful Debts		-	-	-	-
Bad Debts Written Off		-	-	-	-
Provision for Tax		-	-	-	-
Provision (Other Than Taxation)		-	-	-	-
(a) For Diminution in the value of investment (Net)		-	-	-	-
(b) Others		-	-	-	-
Total (B)		734,273	734,273	930,228	930,228
Benefits Paid (Net)	L-7	305,003	305,003	79,518	79,518
Bonuses Paid		-	-	-	-
Change in Valuation of Liability in respect of Life Policies					
(a) Gross **					
Linked		86,045	86,045	297,901	297,901
Non Linked		493,273	493,273	335,308	335,308
(b) Amount ceded in Reinsurance					
Linked		-	-	-	-
Non Linked		-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-
Total (C)		884,321	884,321	712,727	712,727
Surplus/ (Deficit) (D) = (A) - (B) - (C)		-	-	-	-
Appropriations					
Transfer to Shareholders' Account		-	-	-	-
Transfer to Other Reserves		-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-
Total (D)		-	-	-	-
* Represents the deemed realised gain as per norms specified by the Authority					
** Represents Mathematical Reserves after allocation of bonus					
The break up of total surplus is as under:					
(a) Interim Bonuses paid		-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-
(d) Total Surplus: [(a)+(b)+(c)]		-	-	-	-

Future Generali India Life Insurance Company Limited

Registration Number: 133

Date of Registration: 4th September 2007

Profit and Loss Account for the Period Ended June 30, 2012

Shareholders' Account (Non-Technical Account)

(Rs. '000)

Particulars	Schedule	For the	Upto the	For the	Upto the
		Quarter Ended June 30, 2012	Quarter Ended June 30, 2012	Quarter Ended June 30, 2011	Quarter Ended June 30, 2011
		Unaudited	Unaudited	Unaudited	Unaudited
Amount transferred from Policyholders' Account (Technical Account)		-	-	-	-
Income from Investments					
(a) Interest, Dividend and Rent - Gross		41,441	41,441	17,402	17,402
(b) Profit on Sale / Redemption of Investments		11,741	11,741	5,326	5,326
(c) (Loss on Sale / Redemption of Investments)		(7,220)	(7,220)	(260)	(260)
Other Income		-	-	166	166
Total (A)		45,962	45,962	22,634	22,634
Expenses other than those directly related to the insurance business					
(a) Employees' Remuneration and Welfare Benefits		1,066	1,066	959	959
(b) Rent, Rates and Taxes		523	523	342	342
(c) Other Expenses		-	-	-	-
Bad Debts Written Off		-	-	-	-
Provision (other than taxation)					
(a) For Diminution in the Value of Investment (Net)		-	-	-	-
(b) Provision for Doubtful Debts		-	-	-	-
(c) Others		-	-	-	-
Contribution to Policy holders' Account (Technical Account)		407,651	407,651	268,084	268,084
Total (B)		409,240	409,240	269,385	269,385
Profit / (Loss) before Tax		(363,278)	(363,278)	(246,751)	(246,751)
Provision for Taxation		-	-	-	-
Profit / (Loss) after Tax		(363,278)	(363,278)	(246,751)	(246,751)
Appropriations					
(a) Balance at the beginning of the Period		(10,961,959)	(10,961,959)	(9,665,421)	(9,665,421)
(b) Interim Dividends Paid during the Period		-	-	-	-
(c) Proposed Final Dividend		-	-	-	-
(d) Dividend Distribution on Tax		-	-	-	-
(e) Transfer to Reserves / Other Accounts		-	-	-	-
Profit / (Loss) carried to the Balance Sheet		(11,325,237)	(11,325,237)	(9,912,172)	(9,912,172)

FORM L-3-A-BS

Future Generali India Life Insurance Company Limited

Registration Number: 133

Date of Registration: 4th September 2007

Balance Sheet As at June 30, 2012

(Rs. '000)

Particulars	Schedule	As at	As at
		June 30, 2012	June 30, 2011
		Unaudited	Unaudited
Sources of Funds			
Shareholders' Funds:			
Share Capital	L-8,L-9	12,030,000	10,520,000
Share Application Money Pending Allotment		1,241,000	500,000
Reserves and Surplus	L-10	-	-
Credit/(Debit)/ Fair Value Change Account		(829)	(5,753)
Sub-Total		13,270,171	11,014,247
Borrowings	L-11	-	-
Policyholders' Funds:			
Credit/(Debit)/ Fair Value Change Account		-	1
Policy Liabilities		6,698,772	4,261,847
Insurance Reserves		-	-
Provision for Linked Liabilities		8,443,574	6,719,819
Sub-Total		15,142,346	10,981,667
Funds for Future Appropriations		-	-
Reserve for Lapsed Unit-Linked Policies		-	-
Funds for Discontinued Policies			
(i) Discontinued on Account of Non-Payment of Premium		76,073	23,514
(ii) Others		-	-
Total		28,488,590	22,019,428
Application of Funds			
Investments			
Shareholders'	L-12	1,927,441	970,987
Policyholders'	L-13	6,379,550	4,213,043
Assets held to cover Linked Liabilities	L-14	8,519,646	6,743,333
Loans	L-15	93	-
Fixed Assets	L-16	41,174	34,216
Current Assets			
Cash and Bank Balances	L-17	151,363	125,112
Advances and Other Assets	L-18	1,009,374	964,182
Sub-Total (A)		1,160,737	1,089,294
Current Liabilities	L-19	827,640	898,833
Provisions	L-20	37,648	44,784
Sub-Total (B)		865,288	943,617
Net Current Assets (C) = (A - B)		295,449	145,677
Miscellaneous Expenditure (To the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		11,325,237	9,912,172
Total		28,488,590	22,019,428

CONTINGENT LIABILITIES

(Rs. '000)

Particulars	As at June 30, 2012	As at June 30, 2011
	Unaudited	Unaudited
1 Partly paid-up investments	-	-
2 Claims, other than against policies, not acknowledged as debts by the company	-	-
3 Underwriting commitments outstanding (in respect of shares and securities)	-	-
4 Guarantees given by or on behalf of the Company	-	-
5 Statutory demands/ liabilities in dispute, not provided for	-	-
6 Reinsurance obligations to the extent not provided for in accounts	-	-
7 Claims against policies, not acknowledged as debts by the company	21,265	15,252
TOTAL	21,265	15,252

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4-PREMIUM SCHEDULE

(Rs. '000)

	Particulars	For the	Upto the	For the	Upto the
		Quarter Ended	Quarter Ended	Quarter Ended	Quarter Ended
		June 30, 2012	June 30, 2012	June 30, 2011	June 30, 2011
		Unaudited	Unaudited	Unaudited	Unaudited
	First Year Premiums	240,810	240,810	614,760	614,760
	Renewal Premiums	854,101	854,101	780,949	780,949
	Single Premiums	25,181	25,181	58,342	58,342
	Total	1,120,092	1,120,092	1,454,051	1,454,051

FORM L-5 - COMMISSION SCHEDULE

(Rs. '000)

	Particulars	For the	Upto the	For the	Upto the
		Quarter Ended	Quarter Ended	Quarter Ended	Quarter Ended
		June 30, 2012	June 30, 2012	June 30, 2011	June 30, 2011
		Unaudited	Unaudited	Unaudited	Unaudited
	Commission Paid				
	Direct - First Year Premiums	76,135	76,135	138,430	138,430
	- Renewal Premiums	20,846	20,846	23,462	23,462
	- Single Premiums	271	271	798	798
	Add: Commission on Reinsurance Accepted	-	-	-	-
	Less: Commission on Reinsurance Ceded	-	-	-	-
	Net commission	97,252	97,252	162,690	162,690
	Breakup of Commission Expenses (Gross) incurred to				
	Agents	33,129	33,129	27,766	27,766
	Brokers	11,832	11,832	4,257	4,257
	Corporate Agency	52,234	52,234	130,667	130,667
	Referral	57	57	-	-
	Total	97,252	97,252	162,690	162,690

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4-PREMIUM SCHEDULE

(Rs. '000)

	Particulars	For the	Upto the	For the	Upto the
		Quarter Ended	Quarter Ended	Quarter Ended	Quarter Ended
		June 30, 2012	June 30, 2012	June 30, 2011	June 30, 2011
		Unaudited	Unaudited	Unaudited	Unaudited
	First Year Premiums	240,810	240,810	614,760	614,760
	Renewal Premiums	854,101	854,101	780,949	780,949
	Single Premiums	25,181	25,181	58,342	58,342
	Total	1,120,092	1,120,092	1,454,051	1,454,051

FORM L-5 - COMMISSION SCHEDULE

(Rs. '000)

	Particulars	For the	Upto the	For the	Upto the
		Quarter Ended	Quarter Ended	Quarter Ended	Quarter Ended
		June 30, 2012	June 30, 2012	June 30, 2011	June 30, 2011
		Unaudited	Unaudited	Unaudited	Unaudited
	Commission Paid				
	Direct - First Year Premiums	76,135	76,135	138,430	138,430
	- Renewal Premiums	20,846	20,846	23,462	23,462
	- Single Premiums	271	271	798	798
	Add: Commission on Reinsurance Accepted	-	-	-	-
	Less: Commission on Reinsurance Ceded	-	-	-	-
	Net commission	97,252	97,252	162,690	162,690
	Breakup of Commission Expenses (Gross) incurred to				
	Agents	33,129	33,129	27,766	27,766
	Brokers	11,832	11,832	4,257	4,257
	Corporate Agency	52,234	52,234	130,667	130,667
	Referral	57	57	-	-
	Total	97,252	97,252	162,690	162,690

FORM L-6-OPERATING EXPENSES SCHEDULE

(Rs. '000)

Particulars	For the Quarter Ended June 30, 2012	Upto the Quarter Ended June 30, 2012	For the Quarter Ended June 30, 2011	Upto the Quarter Ended June 30, 2011
	Unaudited	Unaudited	Unaudited	Unaudited
Employees' Remuneration and Welfare Benefits	324,541	324,541	423,251	423,251
Travel, Conveyance and Vehicle Running Expenses	7,005	7,005	16,383	16,383
Training Expenses (including Staff Training) (Net of Recovery)	1,735	1,735	(2,432)	(2,432)
Rent, Rates and Taxes	109,936	109,936	130,687	130,687
Repairs	33,409	33,409	32,969	32,969
Printing and Stationery	5,824	5,824	5,983	5,983
Communication Expenses	14,200	14,200	25,207	25,207
Legal and Professional Charges	9,505	9,505	7,051	7,051
Medical Fees	845	845	1,077	1,077
Auditors' Fees, Expenses etc.				
(a) as Auditor	625	625	625	625
(b) as Adviser or in any other capacity, in respect of				
(i) Taxation Matters	-	-	-	-
(ii) Insurance Matters	-	-	-	-
(iii) Management Services; and	-	-	-	-
(c) in any other capacity	260	260	303	303
Advertisement and Publicity	61,686	61,686	65,507	65,507
Interest and Bank Charges	5,831	5,831	4,715	4,715
Depreciation	4,825	4,825	5,142	5,142
Others:				
Service Tax	34,877	34,877	31,484	31,484
Membership and Subscriptions	885	885	2,294	2,294
Information Technology and related Expenses	6,723	6,723	4,479	4,479
Outsourcing Expenses	13,248	13,248	11,047	11,047
Other Expenses	1,061	1,061	1,766	1,766
Total	637,021	637,021	767,538	767,538

FORM L-7-BENEFITS PAID SCHEDULE

(Rs. '000)

Particulars	For the Quarter Ended June 30, 2012	Upto the Quarter Ended June 30, 2012	For the Quarter Ended June 30, 2011	Upto the Quarter Ended June 30, 2011
	Unaudited	Unaudited	Unaudited	Unaudited
Insurance Claims				
(a) Claims by Death	109,594	109,594	117,575	117,575
(b) Claims by Maturity	515	515	1,104	1,104
(c) Annuities / Pension Payment,	25	25	8	8
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Other Benefits				
Surrender and Partial Withdrawal	216,158	216,158	347	347
Critical Illness	-	-	(279)	(279)
Gratuity	22,219	22,219	3,008	3,008
Superannuation	188	188	1,630	1,630
Other Benefits	78	78	20	20
Claims related Expenses	2,142	2,142	2,049	2,049
(Amount Ceded in Reinsurance):				
(a) Claims by Death,	(45,916)	(45,916)	(45,944)	(45,944)
(b) Claims by Maturity	-	-	-	-
(c) Annuities / Pension Payment,	-	-	-	-
(d) Other Benefits				
Critical Illness	-	-	-	-
Amount Accepted in Reinsurance:				
(a) Claims by Death	-	-	-	-
(b) Claims by Maturity	-	-	-	-
(c) Annuities / Pension Payment,	-	-	-	-
(d) Other Benefits	-	-	-	-
Total	305,003	305,003	79,518	79,518

FORM L-8-SHARE CAPITAL SCHEDULE

(Rs. '000)

Particulars	As at June 30, 2012	As at June 30, 2011
	Unaudited	Unaudited
Authorised Capital 2,000,000,000 (Previous Period - 2,000,000,000) Equity Shares of Rs.10 each	20,000,000	20,000,000
Issued Capital 1,452,000,000 (Previous Year - 1,252,000,000) Equity Shares of Rs.10 each	14,520,000	12,520,000
Subscribed Capital 1,327,100,000 (Previous Year - 1,102,000,000) Equity Shares of Rs.10 each	13,271,000	11,020,000
Called-up Capital 1,203,000,000 (Previous Year - 1,052,000,000) Equity Shares of Rs.10 each	12,030,000	10,520,000
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less : Par value of Equity Shares bought back	-	-
Less : Preliminary Expenses Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
Total	12,030,000	10,520,000

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Particulars	As at June 30, 2012		As at June 30, 2011	
	Number of Shares	% of Holding	Number of Shares	% of Holding
	Unaudited	Unaudited	Unaudited	Unaudited
Promoters:				
Indian - Pantaloon Retail India Limited *	306,765,000	25.50	268,260,000	25.50
- Sprint Advisory Services Private Limited (formerly known as Sain Advisory Services Private Limited)	589,470,000	49.00	515,480,000	49.00
Foreign - Participatie Maatschappij Graafsschap Holland NV	306,765,000	25.50	268,260,000	25.50
Other:	-	-	-	-
Total	1,203,000,000	100	1,052,000,000	100

* Shares held by Pantaloon Retail India Limited and its nominees

FORM L-10-RESERVES AND SURPLUS SCHEDULE

(Rs. '000)

	Particulars	As at	As at
		June 30, 2012	June 30, 2011
		Unaudited	Unaudited
	Capital Reserve	-	-
	Capital Redemption Reserve	-	-
	Share Premium	-	-
	Revaluation Reserve	-	-
	General Reserves	-	-
	Less: Debit Balance in Profit and Loss Account, If any	-	-
	Less: Amount utilised for Buy-back	-	-
	Catastrophe Reserve	-	-
	Other Reserves	-	-
	Balance of Profit in Profit and Loss Account	-	-
	Total	-	-

FORM L-11-BORROWINGS SCHEDULE

(Rs. '000)

	Particulars	As at	As at
		June 30, 2012	June 30, 2011
		Unaudited	Unaudited
	Debentures / Bonds	-	-
	Banks	-	-
	Financial Institutions	-	-
	Others	-	-
	Total	-	-

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

(Rs. '000)

	Particulars	As at	As at
		June 30, 2012	June 30, 2011
		Unaudited	Unaudited
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills (Refer Note(i))	829,937	564,981
	Other Approved Securities	45,642	34,534
	Other Investments		
	(a) Shares		
	(aa) Equity	12,347	8,438
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	528,700	102,100
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investment in Infrastructure and Social Sector	409,088	158,650
	Other than Approved Investments	3,284	5,686
		1,828,998	874,389
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	49,910	69,900
	Other Approved Securities	-	-
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	26,698
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	48,533	-
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	-
	Other than Approved Investments	-	-
		98,443	96,598
	Total	1,927,441	970,987

Notes:

- (i) Includes Rs.98,051 ('000) (Previous Period Rs.97,998 ('000)) of securities under Section 7 of Insurance Act, 1938
- (ii) Aggregate book value and market value of Long term investment other than equity shares is Rs.('000) 1,811,196 (Previous Year Rs.('000) 851,614) and Rs.('000) 1,786,083 (Previous Year Rs.('000) 796,950) respectively.
- (iii) Aggregate book value and market value of Short term investment other than equity shares is Rs.('000) 98,443 (Previous Year Rs.('000) 96,599) and Rs.('000) 98,443 (Previous Year Rs. ('000) 96,599) respectively.

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

(Rs. '000)

	Particulars	As at	As at
		June 30, 2012	June 30, 2011
		Unaudited	Unaudited
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	1,950,401	901,712
	Other Approved Securities	1,340,843	888,152
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	1,876,263	532,778
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	1,212,043	1,426,830
	Other than Approved Investments	-	-
		6,379,550	3,749,472
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	-	279,602
	Other Approved Securities		
	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	5,809
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	-	145,153
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	33,007
	Other than Approved Investments	-	-
			463,571
	Total	6,379,550	4,213,043

- (i) Aggregate book value and market value of Long term investment other than equity shares is Rs.('000) 6,379,550 (Previous Year Rs.('000) 3,749,471) and Rs.('000) 6,248,661 (Previous Year Rs.('000) 3,626,640) respectively.
- (ii) Aggregate book value and market value of Short term investment other than equity shares is Rs.('000) Nil (Previous Year Rs.('000) 463,571) and Rs.('000) Nil (Previous Year Rs. ('000) 463,605) respectively.

FORM L-14-ASSETS HELD TO COVER LINKED LIABILITIES SCHEDULE

(Rs. '000)

	Particulars	As at	As at
		June 30, 2012	June 30, 2011
		Unaudited	Unaudited
	Long Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills	363,962	67,347
	Other Approved Securities	613,271	564,393
	Other Investments		
	(a) Shares		
	(aa) Equity	2,650,707	2,512,115
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Debenture Instruments	-	-
	(c) Debentures / Bonds	1,565,733	377,949
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	1,773,291	1,893,791
	Other than Approved Investments	371,323	449,231
		7,338,287	5,864,826
	Short Term Investments		
	Government Securities and Government Guaranteed Bonds including Treasury Bills		
	Other Approved Securities	8,384	9,423
	Other Investments	-	-
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	264,619	433,704
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	582,882	-
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	Investment Properties - Real Estate	-	-
	Investments in Infrastructure and Social Sector	-	8,009
	Other than Approved Investments	-	-
	Net Current Assets	325,474	427,371
		1,181,359	878,507
	Total	8,519,646	6,743,333

- (i) Aggregate book value and market value of Long term investment other than equity shares is Rs.('000) 3,020,675 (Previous Year Rs.('000) 1,650,802) and Rs.('000) 3,020,675 (Previous Year Rs.('000) 1,650,802) respectively.
- (ii) Aggregate book value and market value of Short term investment other than equity shares is Rs.('000) 855,885 (Previous Year Rs.('000) 451,135) and Rs.('000) 855,885 (Previous Year Rs.('000) 451,135) respectively.

FORM L-15-LOANS SCHEDULE

(Rs. '000)

	Particulars	As at	As at
		June 30, 2012	June 30, 2011
		Unaudited	Unaudited
	Security-wise Classification		
	Secured		
	(a) On mortgage of Property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Government Securities etc.	-	-
	(c) Loan against Policies	93	-
	(d) Others	-	-
	Unsecured		
	(a) Loans against Policies	-	-
	(b) Others	-	-
	Total	93	-
	Borrower-wise Classification		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against Policies	93	-
	(f) Others	-	-
	Total	93	-
	Performance-wise Classification		
	(a) Loans classified as Standard		
	(aa) In India	93	-
	(bb) Outside India	-	-
	(b) Non Standard Loans less Provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	Total	93	-
	Maturity-wise Classification		
	(a) Short-Term	-	-
	(b) Long-Term	93	-
	Total	93	-

FORM 16-FXED ASSETS SCHEDULE

(Rs. '000)

Particulars	Gross Block (at cost)				Depreciation			Net Block		
	As at April 1, 2012	Additions	Deductions	As at June 30, 2012	As at April 1, 2012	Upto the Quarter ended June 30, 2012	On Sales / Adjustments	As at Jun 30,2012	As at Jun 30,2012	As at Jun 30,2011
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
Software	206,398	3,505	-	209,903	181,176	4,595	-	185,771	24,132	21,229
Tangible Assets										
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	-	-	-	-	-	-	-	-	-	-
Information Technology Equipment	-	-	-	-	-	-	-	-	-	-
Vehicles	4,629	-	-	4,629	2,017	230	-	2,247	2,382	3,309
Office Equipment	-	-	-	-	-	-	-	-	-	-
Total	211,027	3,505	-	214,532	183,193	4,825		188,018	26,514	24,538
Capital Work in Progress									14,660	9,678
Grand Total	211,027	3,505		214,532	183,193	4,825		188,018	41,174	34,216
Previous Period	193,405	95		193,500	163,774	5,188		168,962	34,216	

FORM L-17-CASH AND BANK BALANCE SCHEDULE

(Rs. '000)

	Particulars	As at	As at
		June 30, 2012	June 30, 2011
		Unaudited	Unaudited
1	Cash (including Cheques, Drafts and Stamps)	948	837
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (Due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	150,415	124,275
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	Total	151,363	125,112
	Balances with Non-Scheduled Banks included in 2 and 3 above		
	Cash and Bank Balances		
	- In India	151,363	125,112
	- Outside India	-	-
	Total	151,363	125,112

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

(Rs. '000)

Particulars	As at June 30, 2012	As at June 30, 2011
	Unaudited	Unaudited
Advances		
Reserve Deposits with Ceding Companies	-	-
Application Money for Investments	-	-
Prepayments	34,788	48,077
Advances to Directors / Officers	-	-
Advance Tax Paid and Taxes Deducted at Source (Net of Provision for Taxation)	480	480
Others:		
Advances to Suppliers	67,527	30,006
Advances to Employees	3,003	3,699
Total (A)	105,798	82,262
Other Assets		
Income Accrued on Investments		
(a) Shareholders'	63,393	16,067
(b) Policyholders'	208,378	134,748
Outstanding Premiums	122,487	150,108
Agents' Balances	11,260	9,727
Foreign Agencies Balances	-	-
Due from other Entities carrying on Insurance Business (including Reinsurers)	20,093	37,201
Due from Subsidiaries / Holding Company	-	-
Deposit with Reserve Bank of India	-	-
Others:		
Refundable Security Deposits	249,028	280,548
Service Tax Unutilised Credit	203,474	238,914
Other Receivables	25,463	14,607
Total (B)	903,576	881,920
Total (A + B)	1,009,374	964,182

FORM L-19-CURRENT LIABILITIES SCHEDULE

(Rs. '000)

	Particulars	As at	As at
		June 30, 2012	June 30, 2011
		Unaudited	Unaudited
	Agents' Balances	56,925	56,191
	Balances due to Other Insurance Companies	26,161	33,393
	Deposits held on Reinsurance Ceded	-	-
	Premiums Received in Advance	26,401	29,736
	Unallocated Premium	74,500	95,230
	Sundry Creditors	282,299	377,547
	Due to Subsidiaries / Holding Companies	-	-
	Claims Outstanding	289,019	254,335
	Annuities Due	-	-
	Due to Officers / Directors	-	-
	Unclaimed Amounts of Policyholders	25,028	12,955
	Others:		
	Statutory Dues	39,452	36,242
	Dues to Employees	4,775	1,923
	Retention Money Payable	3,080	1,281
	Total	827,640	898,833

FORM L-20-PROVISIONS SCHEDULE

(Rs. '000)

	Particulars	As at	As at
		June 30, 2012	June 30, 2011
		Unaudited	Unaudited
	For Taxation (Less Payments and Taxes Deducted at Source) (Net)	-	-
	For Proposal Dividends	-	-
	For Dividend Distribution Tax	-	-
	Others:		
	Gratuity	2,259	12,371
	Leave Encashment	35,389	32,413
	Total	37,648	44,784

FORM L-21-MISC EXPENDITURE SCHEDULE

(Rs. '000)

	Particulars	As at	As at
		June 30, 2012	June 30, 2011
		Unaudited	Unaudited
	Discount allowed in Issue of Shares/ Debentures	-	-
	Others	-	-
	Total	-	-

PERIODIC DISCLOSURES

FORM L-22 Analytical Ratios

Insurer: **Future Generali India Life Insurance Company Limited** Date: **30-Jun-12**

Analytical Ratios for Life Companies

Sl.No.	Particular	For the Year Quarter ending Jun 30 2012	Upto the Quarter ending Jun 30 2012	For the Year Quarter ending Jun 30 2011	Upto the Quarter ending Jun 30 2011
1	New business premium income growth rate - segment wise				
	Non Linked Individual Life	-56%	-56%	13%	13%
	Non Linked Individual Pension	-102%	-102%	90%	90%
	Non Linked Group	-56%	-56%	-55%	-55%
	Linked Individual Life	-77%	-77%	-36%	-36%
	Linked Individual Pension	-98%	-98%	-97%	-97%
	Linked Group	-100%	-100%	-100%	-100%
2	Net Retention Ratio	94%	94%	97%	97%
3	Expense of Management to Gross Direct Premium Ratio	65%	65%	64%	64%
4	Commission Ratio (Gross commission paid to Gross Premium)	9%	9%	11%	11%
5	Ratio of policy holder's liabilities to shareholder's funds	782%	782%	999%	999%
6	Growth rate of shareholders' fund	76%	76%	18%	18%
7	Ratio of surplus to policy holders' liability	0%	0%	0%	0%
8	Change in net worth (Rs.'000)	842,859	842,859	170,812	170,812
9	Profit after tax/Total Income	-29%	-29%	-18%	-18%
10	(Total real estate + loans)/(Cash & invested assets)	0%	0%	0%	0%
11	Total investments/(Capital + Surplus)	865%	865%	1082%	1082%
12	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
13	Investment Yield (Gross and Net)	8.94%	8.94%	8.13%	8.13%
14	Conservative Ratio	59%	59%	75%	75%
15	Persistency Ratio				
	For 13th month	36.87%	36.87%	50.47%	50.47%
	For 25th month	42.24%	42.24%	49.55%	49.55%
	For 37th month	55.01%	55.01%	***	***
	For 49th Month	**	**	NA	NA
	For 61st month	NA	NA	NA	NA
16	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA

Equity Holding Pattern for Life Insurers

	No. of shares	1,203,000,000	1,203,000,000	1,052,000,000	1,052,000,000
1	No. of shares				
2	Percentage of shareholding (Indian / Foreign)				
	Indian - Pantaloon Retail India Limited	25.50	25.50	25.50	25.50
	-Sprint Advisory Services Private Limited (Formerly Sain Advisory Services Private Limited)	49.00	49.00	49.00	49.00
	Foreign - Participatie Maatschappij Graafsschap Holland NV	25.50	25.50	25.50	25.50
3	% of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	-	-	-	-
	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	-	-	-	-
5	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	-	-	-	-
	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (Rs.)	-	-	-	-
6	Book value per share (Rs)	1.62	1.62	1.05	1.05

*the ratios must be calculated in accordance with instructions provided in the annexure

\$ Notes on persistency:

For quarter ending Jun 2012 (Apr 2012 to Jun 2012)

13th month : All policies inception in the period <=31-05-2011 And >=01-03-2011

25th month: All policies inception in the period <=31-05-2010 And >=01-03-2010

37th month : All policies inception in the period <=31-05-2009 And >=01-03-2009

Up to the quarter ending Jun 2012 (Apr 2012 to Jun 2012)

13th month : All policies inception in the period <=31-05-2011 And >=01-03-2011

25th month: All policies inception in the period <=31-05-2010 And >=01-03-2010

37th month : All policies inception in the period <=31-05-2009 And >=01-03-2009

Please note that last year figures are restated based on the persistency criteria adopted at that time.

** 49th Month Persistency has not been given as the number of policies that have completed 49 months is not significant.

*** 37th Month Persistency has not been given as the number of policies that have completed 37 months is not significant.

PERIODIC DISCLOSURES

FORM L-24 Valuation of net liabilities

 Insurer: Future Generali India Life Insurance Company Ltd

Date:

30-Jun-12
(Rs in Lakhs)

Valuation of net liabilities			
Sl.No.	Particular	As at..... 30 Jun 2012	As at..... 30 Jun 2011
1	Linked		
a	Life	79,841	65,204
b	General Annuity		-
c	Pension	13,136	12,468
d	Health		-
2	Non-Linked		-
a	Life	57,284	30,023
b	General Annuity	14	9
c	Pension	1,910	2,348
d	Health	-	-

PERIODIC DISCLOSURES

FORM L-25- (i) : Geographical Distribution Channel - Individuals

Insurer: **FUTURE GENERALI INDIA LIFE INSURANCE COMPANY LIMITED**

Date: 30/6/2012

Sl.No.	State / Union Territory	Rural (Individual)			Urban (Individual)			Total Business (Individual)					
		No. of Policies	No. of Lives	Premium (Rs in Lakhs)	Sum Assured (Rs in Lakhs)	No. of Policies	No. of Lives	Premium (Rs in Lakhs)	Sum Assured (Rs in Lakhs)	No. of Policies	No. of Lives	Premium (Rs in Lakhs)	Sum Assured (Rs in Lakhs)
1	Andhra Pradesh	296	296	36.70	473.61	983	983	163.66	1,781.28	1,279	1,279	200.36	2,254.89
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	110	110	12.22	81.33	115	115	10.88	150.66	225	225	23.10	231.99
4	Bihar	1,163	1,163	118.24	1,344.19	1,651	1,651	178.92	2,310.60	2,814	2,814	297.16	3,654.79
5	Chattisgarh	77	77	7.13	73.20	201	201	24.02	416.87	278	278	31.15	490.07
6	Goa	2	2	0.23	2.31	9	9	1.66	9.99	11	11	1.89	12.30
7	Gujarat	78	78	9.30	108.84	417	417	45.64	558.70	495	495	54.93	667.53
8	Haryana	46	46	5.53	85.39	354	354	46.39	1,148.39	400	400	51.92	1,233.78
9	Himachal Pradesh	32	32	5.60	98.31	18	18	5.05	29.76	50	50	10.65	128.07
10	Jammu & Kashmir	20	20	5.17	47.74	20	20	7.30	78.47	40	40	12.47	126.21
11	Jharkhand	149	149	16.35	167.76	385	385	63.05	619.83	534	534	79.40	787.59
12	Karnataka	124	124	15.44	154.43	600	600	94.24	1,320.35	724	724	109.68	1,474.79
13	Kerala	2	2	0.32	2.70	378	378	85.35	772.95	380	380	85.67	775.65
14	Madhya Pradesh	92	92	13.19	339.63	197	197	31.15	456.16	289	289	44.34	795.78
15	Maharashtra	240	240	34.52	384.01	1,543	1,543	211.07	3,811.57	1,783	1,783	245.60	4,195.58
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	240	240	31.71	336.08	238	238	45.90	404.63	478	478	77.61	740.72
21	Punjab	107	107	14.65	113.07	325	325	24.29	454.32	432	432	38.93	567.39
22	Rajasthan	120	120	12.38	135.57	459	459	50.64	627.94	579	579	63.02	763.51
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	244	244	28.75	292.02	797	797	67.46	1,130.41	1,041	1,041	96.20	1,422.43
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	1,047	1,047	124.84	1,356.25	2,312	2,312	281.34	3,729.78	3,359	3,359	406.18	5,086.03
27	Uttarakhand	5	5	0.90	4.98	32	32	6.84	38.28	37	37	7.74	43.25
28	West Bengal	1,236	1,236	158.86	1,527.07	1,384	1,384	210.17	2,086.91	2,620	2,620	369.03	3,613.98
29	Andaman & Nicobar Is	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	3	3	(1.39)	(25.38)	3	3	3.68	(9.31)	6	6	2.29	(34.69)
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	233	233	50.41	504.96	928	928	156.03	1,973.72	1,161	1,161	206.44	2,478.68
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	Company Total	5,666	5,666	701.04	7,608.09	13,349	13,349	1,814.74	23,902.24	19,015	19,015	2,515.78	31,510.33

PERIODIC DISCLOSURES

FORM I : Geographical Distribution Channel - GROUP

Insurer: FUTURE GENERAL INDIA LIFE INSURANCE COMPANY LIMITED

Date: 30/06/2012

(Rs in Lakhs)

Sl.No.	State / Union Territory	Rural (Group)			Urban (Group)			Total Business (Group)					
		No. of Policies	No. of Lives	Premium (Rs in Lakhs)	Sum Assured (Rs in Lakhs)	No. of Policies	No. of Lives	Premium (Rs in Lakhs)	Sum Assured (Rs in Lakhs)	No. of Policies	No. of Lives	Premium (Rs in Lakhs)	Sum Assured (Rs in Lakhs)
1	Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	6	9,398	75.20	-	-	6	9,398	75.20	-
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	4	2,570	61.02	-	-	4	2,570	61.02	-
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	1	850	7.90	-	-	1	850	7.90	-
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	Company Total	-	-	-	11	12,818	144.12	-	-	11	12,818	144.12	-

L-26- INVESTMENT ASSETS(LIFE INSURERS)-FORM 3A

Company Name & Code: Future Generali India Life Insurance Company Ltd

Statement as on : June-2012

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission : Quarterly

PART - A

Rs. Lakhs

Total Application as per Balance Sheet (A)

Add (B)	284,886	Reconciliation of Investment Assets	
Provisions	Sch-14	376	Total Investment Assets (as per Balance Sheet)
Current Liabilities	Sch-13	8,276	Balance Sheet Value of:
		8,653	A. Life Fund
			B. Pension & Gen Annuity Fund
			C. Unit Linked Funds
Less (C)			
Debit Balance in P&L A/c		113,252	
Loans	Sch-09	1	
Adv & Other Assets	Sch-12	10,094	
Cash & Bank Balance	Sch-11	1,514	
Fixed Assets	Sch-10	412	
Misc Exp. Not Written Off	Sch-15	0	
Funds available for Investments		168,266	
			168,266
			72,830
			10,240
			85,196
			168,266
			0

NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH) F= [b+c+d+e]	Actual %	FVC Amount	Total Fund	Market Value
		Balance	FRSht *	UL-Non Unit Res	PAR	NON PAR					
		(a)	(b)	(c)	(d)	(e)					
1	G. Sec Not Less than 25%	0	8,798	2,489	11,474	3,134	25,895	35.6%	25,895	25,253	
2	G.Sec or Other Approved Securities (incl (i) above) Not Less than 50%	0	9,255	5,362	16,506	6,409	37,533	51.5%	37,533	36,738	
3	Investment subject to Exposure Norms		0	0	0	0					
a.	Housing & Infrastructure Not Less than 15%	0	4,091	3,145	7,216	4,711	19,162	26.3%	19,162	18,509	
b. i)	Approved Investments Not exceeding 35%	0	5,896	2,333	5,240	2,633	16,102	22.1%	16,102	16,117	
ii)	'Other Investments' not to exceed 15%	0	33	0	0	0	33	0.0%	33	33	
TOTAL LIFE FUND		0	19,274	10,839	28,962	13,753	72,830	100	72,830	71,397	

	B. PENSION AND GENERAL ANNUITY FUND	% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
			PAR	NON PAR					
1	G. Sec	Not Less than 20%	-	2,407	2,407	24%	2,407	2,368	
2	G.Sec or Other Approved Securities (incl. (i) above)	Not Less than 40%	-	4,635	4,635	45%	4,635	4,588	
3	Balance in Approved Investment	Not Exceeding 60%	-	5,606	5,606	55%	5,606	5,525	
TOTAL PENSION, GENERAL ANNUITY FUND			-	10,240	10,240	100	-	10,113	

LINKED BUSINESS

	C. LINKED FUNDS	% as per Reg	PH		Total Fund	Actual %
			PAR	NON PAR		
1	Approved Investment	Not Less than 75%	-	81,483	81,483	96
2	Other Investments	Not More than 25%	-	3,713	3,713	4
TOTAL LINKED INSURANCE FUND			-	85,196	85,196	100

CERTIFICATION:

Certified that the information given here in are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

DATE : 23rd July 2012

Signature: _____
 Full name: _____
 Designation: _____

Note: (+) FRMS refers to Funds representing Solvency Margin.
 Pattern of Investment will apply only to Shareholders (SH) funds representing FRSM ("F")
 Funds beyond Solvency Margin shall have a separate Custody Account.
 Other Investments are as permitted under Section 27A(2) and 27B(3) of Insurance Act, 1938

L-28-Statement of Investments Assets - Form 3A (Part C)
 Company Name & Code: Future Generali India Life Insurance Limited, Code:
 Statement for the period : 30th June 2012
 Periodicity of Submission : Quarterly

PART - C

Link to FORM 3A (PART C)

No	Name of The Scheme	SFIN No.	Assets Held on the above date	NAV As on Above Date	NAV as Per LB 2	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	Annualised Return/ Yield	3 Year Rolling CAGR
1	Future Secure Fund	ULIF001180708FUTUSECURE133	281,460,332.79	14,08772	14,08772	13,62863	13,36006	13,11733	13.51%	5.60%
2	Future Income Fund	ULIF002180708FUTINCOME133	638,918,560.96	15,01173	15,01173	14,82770	14,35846	13,89515	10.53%	7.06%
3	Future Balance Fund	ULIF003180708FUTBALANCE133	1,925,262,676.39	12,18288	12,18288	12,26759	11,17870	11,61970	-2.77%	4.17%
4	Future Maximise Fund	ULIF004180708FUTMAXIMIZE133	1,648,314,509.29	12,46725	12,46725	12,66304	11,18968	11,95785	-6.20%	4.59%
5	Future Pension Secure Fund	ULIF005171008FUPENSECUR133	116,848,292.01	14,96758	14,96758	14,57720	14,26373	13,83974	10.74%	7.25%
6	Future Pension Balance Fund	ULIF006171008FUPENBALAN133	147,743,643.86	14,53726	14,53726	14,23382	13,77835	13,62571	8.55%	6.35%
7	Future Pension Growth Fund	ULIF007201008FUPENGROWT133	186,390,025.86	15,59448	15,59448	15,55346	14,18009	14,75586	1.06%	6.19%
8	Future Pension Active Fund	ULIF008201008FUPENACTIV133	848,930,636.12	17,25496	17,25496	17,42765	15,38195	16,43032	-3.97%	4.76%
9	Future Group Secure Fund	ULGF001300309FUTGRSEOUR133	350,916.65	11,88880	11,88880	11,50695	11,23743	11,10604	13.31%	5.08%
10	Future Group Balance Fund	ULGF003150210FUTGRBALAN133	3,002,107.44	11,82757	11,82757	11,78462	10,88240	10,74430	1.46%	NA
11	Future Group Maximise Fund	ULGF002300309FUTGRMAXIM133	2,575,540.76	11,90472	11,90472	11,88692	10,81622	10,86954	0.60%	4.99%
12	Future Apex Fund	ULIF010231209FUTUREAPEX133	158,131,300.46	9,92277	9,92277	10,07116	8,90876	9,38284	-5.91%	NA
13	Future Dynamic Growth Fund	ULIF009121009FUTDYNAGTH133	1,197,825,508.49	10,31941	10,31941	10,37716	9,56989	9,89187	-2.23%	NA
14	Future Guarantee Fund	ULIF011180510NAVGUARANT133	243,835,197.04	9,40756	9,40756	9,40234	8,74031	8,94124	0.22%	NA
15	Future Opportunity Fund	ULIF012090910FUTOPPORTU133	1,007,701,235.94	8,83822	8,83822	8,87155	7,75833	8,30443	-1.51%	NA
16	Discounted Policy Fund	ULIF013011111FUTDISCONT133	112,355,398.45	10,25784	10,25784	10,00000	NA	NA	NA	NA
	Total		8,519,646,182.50							

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Signature: _____
 Full name: Dr. Nirakar Pradhan
 Designation: Chief Investment Officer

Date: 23rd July 2012

FORM L-29

Statement as on: 30th June 2012

Detail regarding debt securities

Insurer: **Future Generali India Life Insurance Co.Ltd.**

Date:

30-Jun-12

Non ULIP

PERIODIC DISCLOSURES

(Rs in Lakhs)

	MARKET VALUE						Book Value		
	As at 30th June, 2012	as % of total for this class	As at 30th June, 2011	as % of total for this class	As at 30th June, 2012	as % of total for this class	As at 30th June, 2011	as % of total for this class	
Break down by credit rating									
AAA rated	30,889	38%	20,863	42%	31,569	38%	21,621	42%	
AA or better	9,117	11%	2,278	5%	9,155	11%	2,277	4%	
Rated below AA but above A	-	-	-	-	-	-	-	-	
Rated below A but above B	-	-	-	-	-	-	-	-	
Any other (Sovereign Rating)	41,326	51%	26,372	53%	42,167	51%	27,389	53%	
	81,332	100%	49,513	100%	82,892	100%	51,287	100%	
BREAKDOWN BY RESIDUAL MATURITY									
Up to 1 year	984	1%	5,277	11%	984	1%	5,277	10%	
more than 1 year and upto 3years	3,259	4%	987	2%	3,318	4%	1,000	2%	
More than 3years and up to 7years	11,241	14%	4,856	10%	11,575	14%	5,169	10%	
More than 7 years and up to 10 years	35,676	44%	23,134	47%	36,110	44%	23,809	46%	
More than 10 years and up to 15 years	9,221	11%	6,039	12%	9,531	11%	6,326	12%	
More than 15 years and up to 20 years	9,438	12%	3,864	8%	9,650	12%	4,011	8%	
Above 20 years	11,513	14%	5,356	11%	11,723	14%	5,696	11%	
	81,332	100%	49,513	100%	82,892	100%	51,287	100%	
Breakdown by type of the issuer									
a. Central Government	29,387	36%	19,112	39%	30,158	36%	20,011	39%	
b. State Government	11,940	15%	7,261	15%	12,009	14%	7,377	14%	
c. Corporate Securities	40,006	49%	23,140	47%	40,725	49%	23,899	47%	
	81,332	100%	49,513	100%	82,892	100%	51,287	100%	

Note

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. The detail of ULIP and Non-ULIP will be given separately.
3. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

FORM L-29

PERIODIC DISCLOSURES

Detail regarding debt securities

Insurer: Future Generali India Life Insurance Co.Ltd.

Date:

6/30/2012

ULIP

(Rs in Lakhs)

	MARKET VALUE				Book Value			
	As at 30th June, 2012	as % of total for this class	As at 30th June, 2011	as % of total for this class	As at 30th June, 2012	as % of total for this class	As at 30th June, 2011	as % of total for this class
Break down by credit rating								
AAA rated	17,287.44	54%	9,393.50	56%	17,287.44	54%	9,393.50	56%
AA or better	4,617.56	15%	877.20	5%	4,617.56	15%	877.20	5%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign Rating)	9,856.18	31%	6,411.63	38%	9,856.18	31%	6,411.63	38%
	31,761.17	100%	16,682.34	100%	31,761.17	100%	16,682.34	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	1,554.42	5%	174.32	1%	1,554.42	5%	174.32	1%
more than 1 year and upto 3years	1,238.53	4%	1,587.44	10%	1,238.53	4%	1,587.44	10%
More than 3years and up to 7years	5,635.47	18%	3,916.33	23%	5,635.47	18%	3,916.33	23%
More than 7 years and up to 10 years	19,860.57	63%	9,990.73	60%	19,860.57	63%	9,990.73	60%
More than 10 years and up to 15 years	473.48	1%	963.43	6%	473.48	1%	963.43	6%
More than 15 years and up to 20 years	1,009.50	0	50.10	-	1,009.50	0	50.10	-
Above 20 years	1,989.20	0	-	-	1,989.20	0	-	-
	31,761.17	100%	16,682.34	100%	31,761.17	100%	16,682.34	100%
Breakdown by type of the issuer								
a. Central Government	3,639.62	11%	673.47	4%	3,639.62	11%	673.47	4%
b. State Government	6,216.55	20%	5,738.16	34%	6,216.55	20%	5,738.16	34%
c. Corporate Securities	21,905.00	69%	10,270.70	62%	21,905.00	69%	10,270.70	62%
	31,761.17	100%	16,682.34	100%	31,761.17	100%	16,682.34	100%

Note

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. The detail of ULIP and Non-ULIP will be given separately.
3. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

PERIODIC DISCLOSURES
FORM L-30 : Related Party Transactions

Insurer: Future Generali India Life Insurance Company Limited
(Rs in Lakhs)

Date:

30-Jun-12		
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Related Party Transactions

		Consideration paid / received					
Sl.No.	Name of the Related Party	Nature of Relationship w/ Joint Venture Partner	Description of Transactions / Categories	For the Quarter ended Jun 30, 2012	up to the Quarter ended Jun 30, 2012	For the Quarter ended Jun 30, 2011	up to the Quarter ended Jun 30, 2011
1	Pantaloen Retail (India) Limited		Premium Income	(2.81)	(2.81)	3.42	3.42
			Rent paid	15.51	15.51	31.61	31.61
			Reimbursement of Expenses paid	19.94	19.94	0.95	0.95
			Security Deposits given	-	-	-	-
			Security Deposits refund received	-	-	-	-
			Share Capital Allotment	-	-	-	-
			Share Application Money Pending Allotment (Net)	-	-	-	-
			Premium Deposits Outstanding	(24.31)	(24.31)	(4.41)	(4.41)
			Closing Balances at period-end	5.98	5.98	18.07	18.07
2	Sprint Advisory Services Private Limited(Formerly Sain Advisory Services Private Limited)	Joint Venture Partner	Share Capital Allotment	-	-	-	-
			Share Application Money Pending Allotment (Net)	-	-	-	-
3	Participatie Maatschappij Graafschap Holland NV	Joint Venture Partner	Share Capital Allotment	-	-	-	-
			Share Application Money Pending Allotment (Net)	-	-	-	-
4	Future Generali India Insurance Company Limited	Enterprise owned by major shareholders	Premium Income	11.26	11.26	10.71	10.71
			Insurance expenses	4.94	4.94	23.52	23.52
			Reimbursement of Expenses paid	47.22	47.22	41.08	41.08
			Reimbursement of Expenses received	149.52	149.52	147.05	147.05
			Premium Deposits Outstanding	8.44	8.44	(0.88)	(0.88)
			Closing Balances at period-end	140.78	140.78	138.71	138.71
5	Deepak Sood	Managing Director & CEO	Managerial Remuneration	44.38	44.38	42.26	42.26

FORM L-31 LNL - 6 : Board of Directors & Key Person

Insurer: Future Generali India Life Insurance Company Limited

Date: 30/06/2012

Board of Directors and Key Person information

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. G. N. Bajpai	Chairman	
2	Mr. Kishore Biyani	Director	
3	Mr. Vijay Biyani	Director	
4	Mr. Sergio Balbinot	Director	
5	Mr. Roberto Gasso	Director	
6	Mr. Krishan Kant Rathi	Director	
7	Dr. Kim Chai Ooi	Director	
8	Dr. Rajan Saxena	Independent Director	
9	Dr. Devi Singh	Independent Director	
10	Mr. Deepak Sood	Managing Director & Chief Executive Officer	
11	Mr. Anup Chandak	Chief Financial Officer	
12	Mr. Gorakhnath Agarwal	Chief Actuary & Chief Risk Officer	
13	Mr. Saisrinivas Dhulipala	Appointed Actuary	
14	Mr. Balaram Sarma	Chief Operations Officer and Head Agency	
15	Mr. Nirakar Pradhan	Chief Investment Officer	
16	Mr. Prayag Gadgil	Senior Vice President - Internal Audit	
17	Mr. Madangopal Jalan	Principal Compliance Officer, Senior Vice President - Legal, Compliance and Company Secretary, Grievance Redressal Officer	

Key Persons as defined in IRDA Registration of Companies Regulations, 2000

Insurance Regulatory and Development Authority (Actuarial Report and Abstract) Regulations, 2000.

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO

30th June 2012

Form Code: K (Table-III)

Name of Insurer: Future Generali India Life Insurance Co Ltd

Registration Number: 133

Classification: Total Business

Classification Code:

Item	Description	Adjusted Value	
		[Amount (in rupees lakh)]	
(1)	(2)	(4)	
01	Available Assets in Policyholders' Fund:		152,184.19
	Deduct:		
02	Mathematical Reserves		152,184.19
03	Other Liabilities		-
04	Excess in Policyholders' funds		-
05	Available Assets in Shareholders Fund:		19,180.25
	Deduct:		
06	Other Liabilities of shareholders' fund		2,034.74
07	Excess in Shareholders' funds		17,145.51
08	Total ASM (04)+(07)		17,145.51
09	Total RSM		5,471.73
10	Solvency Ratio (ASM/RSM)		313.35%

Certification:

I, **Sai Srinivas Dhulipala** the Appointed Actuary, certify that the above statements have been prepared in accordance with the section 64VA of the Insurance Act, 1938, and the amounts mentioned therein are true and fair to the best of my knowledge.

Place: Mumbai
Date: 31-Jul-12

Sd/-
Name and Signature of Appointed Actuary
Sai Srinivas Dhulipala

Notes

- Item No. 01 shall be the amount of the Adjusted Value of Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2000;
- Item No. 02 shall be the amount of Mathematical Reserves as mentioned in Form H;
- Item Nos. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet;
- Items No. 05 shall be the amount of the Total Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2000.

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Date : 11th May 2012

Signature

Full Name & Designation _____

Note:

- A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04
- B. FORM 7A shall be submitted in respect of each Fund.
- C. Classification shall be as per FEA-Circulars-169-Jan-07 Dt.24-01-07.

E25	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	0.00%	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
E26	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	0.00%	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
E27	Foreign Debt Securities (Invested prior to IRDA Regulations)	EFDS	-	-	0.00%	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
E28	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	2,646.19	126.00	2.88%	2.88%	2,646.19	126.00	2.88%	2.88%	1,427.41	255.21	9.25%	9.25%	-	-	-	-
E29	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
E30	Net Current Assets (Only in respect of ULIP Business)	ENCA	1,253.74	-	0.00%	0.00%	1,253.74	-	-	-	2,406.03	-	-	-	-	-	-	-
F OTHER INVESTMENTS																		
F1	Bonds - PSU - Taxable	OBPT	-	-	0.00%	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
F2	Bonds - PSU - Tax Free	OBPF	-	-	0.00%	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
F3	Equity Shares (incl. Co-op Societies)	OESH	2,525.77	(412.63)	-12.57%	-12.57%	2,525.77	(412.63)	-12.07%	-12.57%	4,054.93	(1,868.73)	-29.45%	-29.45%	-	-	-	-
F4	Equity Shares (PSUs & Unlisted)	OESU	1,187.46	28.29	2.26%	2.26%	1,187.46	28.29	2.26%	2.26%	1,487.04	102.94	17.26%	17.26%	-	-	-	-
F5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	0.00%	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
F6	Debentures	OLDB	-	-	0.00%	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
F7	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	OOPG	-	-	0.00%	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
F8	Commercial Papers	OACP	-	-	0.00%	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
F9	Preference Shares	OPSH	-	-	0.00%	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
F10	Venture Fund	OVNF	-	-	0.00%	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
F11	Short term Loans (Unsecured Deposits)	OSLU	-	-	0.00%	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
F12	Term Loans (without Charges)	OTLW	-	-	0.00%	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
F13	Mutual Funds - Debt / Income / Serial Plans / Liquid Securities	OMGS	-	-	0.00%	0.00%	-	-	-	-	-	24.06	0.00%	0.00%	-	-	-	-
F14	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	0.00%	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
F15	Derivative Instruments	OODI	-	-	0.00%	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
F16	Securitized Assets	OPSA	-	-	0.00%	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
F17	Investment properties - Immovable	OIPI	-	-	0.00%	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL			85,196.46	61.35	0.07%	0.07%	85,196.46	61.35	0.07%	0.07%	85,469.89	(2,161.26)	-3.02%	-3.02%	-	-	-	-

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Signature

Full Name & designation

Date: 23rd July 2012

Note : Category of Information (COI) shall be as per Guidelines
 1 To be calculated based on Monthly or lesser frequency Weighted Average of Investment
 2 Yield netted for Tax
 3 FORM 1 shall be prepared in respect of each fund

L-35-DOWNGRADING OF INVESTMENTS - FORM 2

Company Name & Code: _____

Statement as on: 30th June 2012

Name of Fund _____

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

										<i>Rs. Lakhs</i>
No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks	
A.	<u>During the Quarter ¹</u>									
Nil										
B.	<u>As on Date ²</u>									

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Signature _____

Full Name and Designation _____

Date : 11th May 2012

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund.
- 4 Category of Investmet (COI) shall be as per INV/GLN/001/2003-04

PERIODIC DISCLOSURES

FORM L-3f :Premium and number of lives covered by policy type

Insurer: **Future Generali India Life Insurance Company Limited**

Date: 30/6/2012

(Rs in Lakhs)

Sl. No	Particulars	CURRENT Quarter				SAME QUARTER PREVIOUS YEAR				Up to the period				Same period of the previous year			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	-		-	-	(60)	(87)	(87)	(150)	-		-	-	(60)	(87)	(87)	(150)
	From 10,000-25,000	(0)	(1)	(1)	-	9	35	35	0	(0)	(1)	(1)	-	9	35	35	0
	From 25001-50,000	119	252	252	311	289	624	624	735	119	252	252	311	289	624	624	735
	From 50,001- 75,000	15	25	25	26	22	35	35	48	15	25	25	26	22	35	35	48
	From 75,000-100,000	60	61	61	104	114	116	116	242	60	61	61	104	114	116	116	242
	From 1,00,001 -1,25,000	5	5	5	12	3	3	3	8	5	5	5	12	3	3	3	8
	Above Rs. 1,25,000	49	22	20	75	186	76	76	301	49	22	20	75	186	76	76	301
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	1	1	1	-					1	1	1	-				
	From 50,001-100,000	5	4	5	-	2	3		-	5	4	5	-	2	3		-
	From 1,00,001-150,000																
	From 150,001- 2,00,000																
	From 2,00,001-250,000																
	From 2,50,001 -3,00,000																
	Above Rs. 3,00,000																
	iii Group Single Premium (GSP)																
	From 0-10000	-	-	-	-					-	-	-	-				
	From 10,000-25,000	-	-	-	-					-	-	-	-				
	From 25001-50,000	-	-	-	-					-	-	-	-				
	From 50,001- 75,000	-	-	-	-					-	-	-	-				
	From 75,000-100,000	-	-	-	-					-	-	-	-				
	From 1,00,001 -1,25,000	-	-	-	-					-	-	-	-				
	Above Rs. 1,25,000	3	-	8	348	17	1	27	894	3	-	8	348	17	1	27	894
	iv Group Single Premium- Annuity- GSPA																
	From 0-50000																
	From 50,001-100,000																
	From 1,00,001-150,000																
	From 150,001- 2,00,000																
	From 2,00,001-250,000																
	From 2,50,001 -3,00,000																
	Above Rs. 3,00,000																
	v Individual non Single Premium- INSP																
	From 0-10000	747	8,907	8,907	32,469	452	7,806	7,806	55,908	747	8,907	8,907	32,469	452	7,806	7,806	55,908
	From 10,000-25,000	1,191	8,394	8,394	13,343	3,267	14,711	14,711	22,884	1,191	8,394	8,394	13,343	3,267	14,711	14,711	22,884
	From 25001-50,000	417	1,299	1,299	4,625	790	2,384	2,384	7,774	417	1,299	1,299	4,625	790	2,384	2,384	7,774
	From 50,001- 75,000	26	42	42	252	58	92	92	550	26	42	42	252	58	92	92	550
	From 75,000-100,000	19	19	19	184	117	102	102	972	19	19	19	184	117	102	102	972

PERIODIC DISCLOSURES

FORM L-3f :Premium and number of lives covered by policy type

Insurer: **Future Generali India Life Insurance Company Limited**

Date: 30/6/2012

(Rs in Lakhs)

Sl. No	Particulars	CURRENT Quarter				SAME QUARTER PREVIOUS YEAR				Up to the period				Same period of the previous year			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
	From 0-10000																
	From 10,000-25,000																
	From 25001-50,000																
	From 50,001- 75,000																
	From 75,000-100,000																
	From 1,00,001 -1,25,000																
	Above Rs. 1,25,000																
	iii Group																
	From 0-10000	(14)	101	23,485	(40,789)	1	90	217	398	(14)	101	23,485	(40,789)	1	90	217	398
	From 10,000-25,000	2	12	721	3,909	3	17	81	18,744	2	12	721	3,909	3	17	81	18,744
	From 25001-50,000	8	23	11,020	10,270	5	11	65	8,277	8	23	11,020	10,270	5	11	65	8,277
	From 50,001- 75,000	6	10	1,427	6,852	6	10	68	9,960	6	10	1,427	6,852	6	10	68	9,960
	From 75,000-100,000					3	3	36	4,574					3	3	36	4,574
	From 1,00,001 -1,25,000	2	2	343	11,236	1	1	1	3,092	2	2	343	11,236	1	1	1	3,092
	Above Rs. 1,25,000	750	31	48,467	964,463	669	32	611	1,068,846	750	31	48,467	964,463	669	32	611	1,068,846
	iv Group- Annuity																
	From 0-10000																
	From 10,000-25,000																
	From 25001-50,000																
	From 50,001- 75,000																
	From 75,000-100,000																
	From 1,00,001 -1,25,000																
	Above Rs. 1,25,000																

Note:

1. Premium stands for premium amount.
2. No. of lives means no. of lives insured under the policies.
3. Premium collected for Annuity will be disclosed separately as stated above.

FORM L-37-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (GROUP)
PERIODIC DISCLOSURES
FORM L-37-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (GROUP)

Sl.No.	Channels	Business Acquisition through different channels (Group)															
		Current Quarter ended June 30, 2012				Previous Year Quarter ended June 30, 2011				Up to the period ended June 30, 2012				Up to the period ended June 30, 2011			
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	
1	Individual Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	3	4,406	38.18		23	10,521	78		3	4,406	38		23	10,521	78	
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	8	8,412	105.95		5	806	247		8	8,412	106		5	806	247	
	Total(A)	11	12,818	144		28	11,327	324		11	12,818	144		28	11,327	324	
1	Referral (B)	-	-	-		-	-	-		-	-	-		-	-	-	
	Grand Total (A+B)	11	12,818	144		28	11,327	324		11	12,818	144		28	11,327	324	

1. Premium means amount of premium received from business acquired by the source

2. No of Policies stand for no. of policies sold

(Rs in Lakhs)

PERIODIC DISCLOSURES

FORM L-38 Business Acquisition through different channels (Individuals)

Insurer: Future Generali India Life Insurance Company Limited

#REF!

Sl.No.	Channels	Business Acquisition through different channels (Individuals)						(Rs in Lakhs)	
		Current Quarter ended June 30, 2012		Previous Year Quarter ended June 30, 2011		Up to the period ended June 30, 2012		Up to the period ended June 30, 2011	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	7,747	1,097	8,104	1,824	7,747	1,097	8,104	1,824
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	7,636	922	14,386	3,941	7,636	922	14,386	3,941
4	Brokers	2,846	300	1,994	272	2,846	300	1,994	272
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	717	191	1,476	370	717	191	1,476	370
	Total (A)	18,946	2,509	25,960	6,407	18,946	2,509	25,960	6,407
1	Referral (B)	69	7	-	-	69	7	-	-
	Grand Total (A+B)	19,015	2,516	25,960	6,407	19,015	2,516	25,960	6,407

Note:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold

FORM L-39-Data on Settlement of Claims

Individual Data

Ageing of Claims*

Sl.No. Types of Claims	No. of claims paid					Total No. of cl: Total amount of claims paid
	On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	
1 Maturity Claims						
2 Survival Benefit						
3 for Annuities / Pension		4				321,969.65
4 For Surrender		3231				210,493,477.73
5 Other benefits		3				223147
1 Death Claims		270				40,615,655

The figures for individual and group insurance business need to be shown separately
*the ageing of claims, in case of the death of the claims will be computed from the date of completion of all the documentation.

FORM L-39-Data on Settlement of Claims

Group Data

Ageing of Claims*

Sl.No. Types of Claims	No. of claims paid					Total No. of cl: Total amount of claims paid
	On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	
1 Maturity Claims						
2 Survival Benefit						
3 for Annuities / Pension						
4 For Surrender						
5 Other benefits						
1 Death Claims		4	12	3	1	21
						20970291

The figures for individual and group insurance business need to be shown separately
*the ageing of claims, in case of the death of the claims will be computed from the date of completion of all the documentation.

PERIODIC DISCLOSURES

FOR L-40 : Quarterly claims data for Life

Individual

Insurer: Future Generali India Life Insurance Co. Ltd **Date:** 30-Jun-12

No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	7			23	423	0
2	Claims reported during the period*	361			3	2940	7
3	Claims Settled during the period	270			4	3231	3
4	Claims Repudiated during the period	89					4
a	Less than 2years from the date of acceptance of risk	87					4
b	Grater than 2 year from the date of acceptance of risk	2					0
5	Claims Written Back	0					0
6	Claims O/S at End of the period	9			22	132	0
	Less than 3months	5			3	132	0
	3 months to 6 months	2			4		0
	6months to 1 year	1			9		0
	1year and above	1			6		0

*in case of death- the claims for which all the documentations have been completed needs to be shown here.

PERIODIC DISCLOSURES

Group

FOR L-40 : Quarterly claims data for Life

Insurer: Future Generali India Life Insurance Co. Ltd Date: 30-Jun-12

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	12424					0
2	Claims reported during the period *	30					0
3	Claims Settled during the period	21					0
4	Claims Repudiated during the period	0					0
a	Less than 2years from the date of acceptance of risk	0					0
b	Grater than 2 year from the date of acceptance of risk	0					0
5	Claims Written Back	0					0
6	Claims O/S at End of the period	12433					0
	Less than 3months	22					0
	3 months to 6 months	14					0
	6months to 1 year	2023					0
	1year and above	10374					0

No. of claims only

*in case of death- the claims for which all the documentations have been completed needs to be shown here.

PERIODIC DISCLOSURES

FORM L-41 GRIEVANCE DISPOSAL

Insurer: Future Generali India Life Insurance Company Limited

Date: 30/06/2012
(Rs in Lakhs)

GRIEVANCE DISPOSAL

Sl No.	Particulars	Opening Balance *		Additions	Complaints Resolved/ settled			Complaints Pending
					Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers							
a)	Sales Related	49	192		79	0	132	30
b)	New Business Related	112	2644		2544	0		212
c)	Policy Servicing related	6	18		11	0	18	13
d)	Claim Servicing related	20	20		9	0		13
e)	Others	10	15		22	0		3
	Total Number	197	2889		2665		150	271

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
b)	Greater than 15 days	66	0	66
	Total Number	271	0	271

* Opening balance should tally with the closing balance of the previous financial year.

Date: 30 Jun 2012

A chapter on Valuation basis covering the following minimum criteria should also be displayed on the web-site of the Insurers.

a. How the policy data needed for valuation is accessed ?

- 1: Input data for valuation process is generated by the IT team from the policy administration system in CSV, excel formats which are pre-specified.
- 2: Input data received from IT team is run through validation program whose purpose is to validate the data before using it for valuation process. Error data/ records (if any) is rectified at contract level before input it in to valuation process.
- 3: Summary statistics and moment analysis is prepared on the input data to see consistency in the data. Averages in respect of sum assured, premiums and premium per 1000 SA etc - are used to check the data consistency.
- 4: Validated data is used to prepare the input file for the valuation models. Individual valuation of policy liabilities is carried on proprietary actuarial software. Group valuation is carried on tested excel program.

b. How the valuation bases are supplied to the system ?

- 1: Valuation basis is maintained in "Parameter Files" and these files are supplied to the valuation program. Valuation Basis is validated and updated (if required) at the end of each quarter.

1) Interest : Maximum and Minimum interest rate taken for each segment

i. Individual Business

1.	Life- Participating policies	6% per annum
2.	Life- Non-participating Policies	4.5% per annum under Future Generali Care Plan and 4.5% per annum under Future Generali Care Plus Plans
3.	Annuities- Participating policies	Not applicable, as we do not have any annuity products in this segment.
4.	Annuities – Non-participating policies	Not applicable, as we do not have any annuity products in this segment.
5.	Annuities- Individual Pension Plan	Company has very less annuity portfolio as at 30 Jun 2012. Full single premiums collected are kept as reserves.
6.	Unit Linked	Full unit reserve and UPR for non-unit reserve. Sterling rate of interest is 5%. For guarantee products, the discounting of guaranteed benefit has been done at 5% per annum.
7.	Health Insurance	Not applicable as we do not have any product in this segment.

ii. Group Business

As per pricing basis (As UPR is kept for reserves)

2) Mortality Rates : the mortality rates used for each segment

i. Individual Business

1.	Life- Participating policies	81% to 148.5% of IALM 94-96 (Including Pension products)
2.	Life- Non-participating Policies	55% to 100% of IALM 94-96
3.	Annuities- Participating policies	Not applicable
4.	Annuities – Non-participating policies	Not applicable
5.	Annuities- Individual Pension Plan	Not applicable
6.	Unit Linked	UPR (Un expired premium reserves) is kept for non-unit reserve.
7.	Health Insurance	Not applicable

ii. Group Business

Group Term Life	As per pricing mortality assumptions scheme wise
Group Credit Suraksha and Group Gratuity plans	100% of IALM 94-96

Date: 30 Jun 2012

A chapter on Valuation basis covering the following minimum criteria should also be displayed on the web-site of the Insurers.

3) Expenses :**i. Individual Business**

1.	Life- Participating policies	Please Refer Table "Expense Assumptions"
2.	Life- Non-participating Policies	Please Refer Table "Expense Assumptions"
3.	Annuities- Participating policies	Not applicable
4.	Annuities – Non-participating policies	Not applicable
5.	Annuities- Individual Pension Plan	Not applicable
6.	Unit Linked	Not applicable
7.	Health Insurance	Not applicable

ii. Group Business

Not applicable (UPR based on pricing assumptions is kept as reserve)

4) Bonus Rates :

-----Bonus rates are applicable only for participating policies

Life- Participating policies- Individual Business
 Life- Participating policies- Pension Business

Future Reversionary bonus assumptions varies from 2.1% to 5.05% depending on product.
 4.5% per annum crediting interest rate.

5) Policyholders Reasonable Expectations

Bonus rates , Surrender values and charges under UL plans are set considering Policyholders' reasonable expectations

6) Taxation and Shareholder Transfers

Taxation and shareholders' transfers are considered in the reserving cashflows of Individual participating business.

7) Basis of provisions for Incurred But Not Reported (IBNR)**i. Individual Business**

Based on the experience, we have provided 2 months' of the proportionate annualised premium as IBNR reserves.

ii. Group Business

Based on the experience, we have provided 2 months' of proportionate premium as IBNR reserves for GTL and group credit suraksha policies. For group gratuity policies 2 months' of proportionate risk premium is used

8) Change in Valuation Methods or Bases (as compared with 31 Mar 2012 assumptions)**i. Individuals Assurances**

1.	Interest	No change
2.	Expenses	No change
3.	Inflation	No change

ii. Annuities

1.	Interest	Not applicable
	a. Annuity in payment	Not applicable (Since the company's portfolio is very small, full single premium collected is kept as reserve)
	b. Annuity during deferred period	Not applicable
	c. Pension : All Plans	Not applicable
2.	Expenses	Not applicable
3.	Inflation	Not applicable

iii. Unit Linked

1.	Interest	No change
2.	Expenses	No change
3.	Inflation	No change

iv. Health

1.	Interest	Not applicable
2.	Expenses	Not applicable
3.	Inflation	Not applicable

v. Group

1.	Interest	Not applicable
2.	Expenses	Not applicable
3.	Inflation	Not applicable

Expense assumptions as at valuation date

Date: 30 Jun 2012

PER POLICY RENEWAL EXPENSES

PRODUCT NAME	RENEWAL EXPENSES per annum (Rs)	INFLATION Per Annum
INDIVIDUAL-TRADITIONAL		
Future Generali Insta Life(RP)	495	3.5%
Future Generali Insta Life(SP)	247.5	3.5%
Future Generali Assure	495	3.5%
Future Generali Child Plan(RP)	495	3.5%
Future Generali Child Plan(SP)	450	3.5%
Future Generali Anand	495	3.5%
Future Generali Saral Anand	495	3.5%
Future Generali Dream Guarantee	495	3.5%
Future Generali Care Plus	495	3.5%
Future Generali Smart Life	495	3.5%
Future Generali Pension(RP)	495	3.5%
Future Generali Pension(SP)	247.5	3.5%
Future Generali Bima Guarantee	495	3.5%
Future Generali Secure Income(RP)	495	3.5%
Future Generali Family Income Plan	495	3.5%
Future Generali Family Secure Plan	495	3.5%
Future Generali Secure Income(SP)	247.5	3.5%
INDIVIDUAL-UNIT LINKED		
Future Sanjeevani(RP)	495	3.5%
Future Freedom	495	3.5%
Future Sanjeevani(SP)	247.5	3.5%
Future Guarantee	495	3.5%
Future Sanjeevani Plus(RP)	495	3.5%
Future Sanjeevani Plus(SP)	247.5	3.5%
Future Freedom Plus	495	3.5%
Future Guarantee Plus	495	3.5%
Future Generali Guarantee Advantage Plan	495	3.5%
NAV Assure(RP)	495	3.5%
NAV Assure(SP)	247.5	3.5%
Future Generali NAV Insure Plan(RP)	495	3.5%
Future Generali NAV Insure Plan(SP)	247.5	3.5%
Future Generali Nivesh Plan(SP)	247.5	3.5%
Future Generali Select Insurance Plan	495	3.5%
Future Generali Bima Advantage	495	3.5%
Future Generali Nivesh Preferred	247.5	3.5%
Future Pension Advantage Plus(RP)	495	3.5%
Future Pension Advantage Plus(SP)	247.5	3.5%
Future Generali Pramukh Nivesh ULIP	247.5	3.5%
Future Pension Advantage(RP)	495	3.5%
Future Pension Advantage(SP)	247.5	3.5%
Future Generali Wealth Protect Plan (Gold)	495	3.5%
Future Generali Wealth Protect Plan (Platinum)	495	3.5%
GROUP (TRADITIONAL & UNIT LINKED)		
All Group Plans	As per Pricing basis	

PREMIUM RELATED RENEWAL EXPENSES

ALL PRODUCTS EQUAL TO COMMISSION PLUS SERVICE TAX

RENEWAL SUM ASSURED RELATED EXPENSES

ALL PRODUCTS NIL

SP-Single Premium

RP-Regular Premium